

BILLINGS

Payment plan negotiation script

Who it helps: People negotiating affordable repayment terms.

Summary: How to request zero-interest plans and written agreements.

Not medical, legal, or financial advice. Use this as a practical checklist and a record-keeping tool.

Call script (billing office):

- "I want to resolve this, but I cannot pay the full balance today."
- "Do you offer an interest-free payment plan? What is the minimum monthly amount?"
- "Can you put the account on hold while we set the plan up in writing?"
- "Are there discounts available if I pay a portion today or enroll in assistance?"
- "Please send the agreement and the payment schedule in writing."

Checklist:

- ☐ Ask for an itemized bill first if charges look unfamiliar.
- ☐ Ask for a zero-interest plan and confirm there are no hidden fees.
- ☐ Confirm whether missed payments trigger collections and how to avoid that.
- ☐ Get the plan terms in writing (amount, due date, duration).

Notes:

Proposed monthly amount: \$_____ Due date each month: _____

Agreement received (yes/no): _____ How received: _____

Helpful links:

- 211 local services: <https://www.211.org>
- Patient Advocate Foundation: <https://www.patientadvocate.org>
- HealthCare.gov (Marketplace): <https://www.healthcare.gov>
- Medicaid: <https://www.medicaid.gov>
- Medicare cost help: <https://www.medicare.gov/basics/costs/help>